

STIC Database Tracking Number: 335207

**To: Ella Colbert**  
**Location: KNX 4A21**  
**Art Unit: 3694**  
**Date: 07/06/10**  
**Case Serial Number: 09/552073**

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## Search Notes

Dear Examiner Colbert:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, ProQuest and EBSCOhost (full-template).

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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*\*EIC-Searcher identified “potential references of interest” are selected based upon their apparent relevance to the terms/concepts provided in the examiner’s search request.*

## I. Potential References of Interest

### A. Dialog

26/3,K/21 (Item 21 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0011000811 *Drawing available*

WPI Acc no: 2001-625985/200172

Related WPI Acc No: 2000-655251; 2002-225687; 2003-139619; 2003-448460; 2006-645709; 2006-658300

XRPX Acc No: N2001-466652

**Computerized prepaid debit card dispensing and validating system used with automated teller machine, has computerized assembly and clearing house assembly, coupled through a network for debit card issue-administration**

Patent Assignee: CUERVO V (CUER-I)

Inventor: CUERVO V

Patent Family ( 6 patents, 93 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001069347	A2	20010920	WO 2001US7773	A	20010312	200172	B
AU 200147367	A	20010924	AU 200147367	A	20010312	200208	E
US 6405182	B1	20020611	US 1998128088	A	19980803	200244	E
			US 2000524496	A	20000313		
MX 2002008971	A1	20030201	WO 2001US7773	A	20010312	200413	E
			MX 20028971	A	20020912		
EP 1410132	A2	20040421	EP 2001920296	A	20010312	200427	E
			WO 2001US7773	A	20010312		
MX 225623	B	20050114	WO 2001US7773	A	20010312	200566	E
			MX 20028971	A	20020912		

Priority Applications (no., kind, date): US 1998128088 A 19980803; US 2000524496 A 20000313

**Alerting Abstract** USE - Used with automated teller machines (ATM), point of sale (POS) terminals for **distributing cash, debit/credit cards**, check cards or ATM cards to purchasers for business transactions, commercial applications... ..disclosure for the purchaser. The user is also permitted to obtain more than one card associated with same identification serial number, for transactions to readily **transfer funds** to remote locations... Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**of-Sale machines that allow individuals to obtain from participating merchants, "over-the-counter", prepaid debit cards. The amount of the line of credit is **determined** from the **amount prepaid and credited to the debit card issuer**, as payment for a

simple purchasing transaction of merchandise or services. In this case the transaction is the purchasing of a prepaid PIN (personal identification...

17/9,K/3 (Item 3 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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06354965

**CashCard launch to take place this year**

SINGAPORE: BANKS TO LAUNCH CASHCARD

The Straits Times ( XBB ) 22 Aug 1996 P.46

**Language:** ENGLISH

In Singapore, POSBank and six other local banks will launch the CashCard, a stored value system based on smart-card technology by end-1996. The pilot launch, which was initially scheduled for July 1994, will cover Ang Mo Kio and the financial district area and as estimated earlier, the pilot launch will cost about S\$ 15 mn. The Network for Electronic Transfers (Nets), which is responsible for the project, will **issue** the **CashCard** in denominations of S\$ 20, in addition to a deposit of S\$ 2 for a new card. With this, users will be able to pay for a variety of items such as groceries, books, fast-food, petrol and public telephone calls. Once the stored-value is used up, users can top up their cards at CashCard service terminals which will **transfer funds** electronically from existing accounts to the cards.

**Company:** NETS; NETWORK FOR ELECTRONIC TRANSFERS; POSBANK

**Product:** Debit Card Svcs (6020DC); Nonbank Credit Card Firms ( 6141); Smart Cards (3078SC);

**Event:** General Management Services (26);

**Country:** Singapore (9SIN);

## II. Inventor Search Results from Dialog

45/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0020429222 *Drawing available*

WPI Acc no: 2010-F31984/201034

Related WPI Acc No: 2003-017978

**System for issuing prepaid negotiable instruments e.g. payroll check to account holder, authorizes negotiable instrument issued at terminal only if there is sufficient balance within account to cover amount of negotiable instrument**

Patent Assignee: FIRST DATA CORP (FIDA); WESTERN UNION CO (WUNW-N)

Inventor: COYLE A

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 7720755	B1	20100518	US 2000713770	A	20001116	201034	B

Priority Applications (no., kind, date): US 2000713770 A 20001116

NOVELTY - A database stores account identifier and balance representing funds deposited to prepaid account (102) maintained by **licensed money transmitter** as advance payment for negotiable instruments. A server receives account identifier from card, accesses database to determine account balance of cash-based consumer, authorizes negotiable... ..such as draft, money order, warrant, federal benefit check, employee payroll check, traveler check and currency to account holder by non-banking institution such as **licensed money transmitter** (both claimed) e.g. Western Union via transaction terminals such as automated teller machine (ATM) or point-of-sale (POS) terminal (all claimed) at retail... ..of negotiable instrument, safe storage of funds, safe access to funds, direct deposit capabilities, ATM access and convenient service points are efficiently offered by the **licensed money transmitter** without the need for traditional bank-customer relationship. Hence overall system and consumer costs associated with the traditional bank-customer relationship are considerably reduced, the...  
Original Publication Data by AuthorityArgentina**Publication No.** Inventor name & address:Coyle, Adam...

23/3K/1 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01049220

**CARD-BASED SYSTEM AND METHOD FOR ISSUING NEGOTIABLE INSTRUMENTS**  
SYSTEME A BASE DE CARTE, ET PROCEDE, POUR LA DELIVRANCE D'INSTRUMENTS  
NEGOCIABLES

**Patent Applicant/Patent Assignee:**

**FIRST DATA CORPORATION**

Suite 330-K, 6200 Quebec Street, Englewood, CO 80111; US; US(Residence); US(Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

**COYLE Adam**

7629 Nuthatch Circle, Parker, CO 80134; US; US(Residence); US(Nationality); (Designated only for: US)

**COYLE Adam**

**Legal Representative:**

**RODGERS Marcia J(et al)(agent)**

Shughart Thomson & Kilroy, PC, 120 West Twelfth Street, Kansas City, MO 64105; US

	Country	Number	Kind	Date
Patent	WO	200379261	A1	20030925
Application	WO	2002US7032		20020308
Priorities	WO	2002US7032		20020308

Individuals may avoid the above-described drawbacks associated with traditional banking relationships by conducting business with **Licensed Money Transmitters** or entities that issue money orders. An example of a **Licensed Money Transmitter** is **Western Union**. A **Licensed Money Transmitter** is legally **authorized** to **transmit funds**, either by **wire**, facsimile, electronic transfer, courier or otherwise, within the United States or to or from locations outside the United States. A **Licensed Money Transmitter** may also be **authorized** to sell or issue checks, drafts, warrants, money orders, traveler's checks or other negotiable instruments. In some instances, a **Licensed Money Transmitter** may even be **authorized** to sell and/or exchange currency. Unlike traditional bank transactions, however, transactions handled by a **Licensed Money Transmitter** are not insured by the FDIC. Using a **Licensed Money Transmitter**, a customer can pay an agent of the **Licensed Money Transmitter** a selected **monetary** amount plus a transaction fee in exchange for a negotiable instrument payable to an entity to which the customer owes money and payable by the **Licensed Money Transmitter**. Using a **money order** or the like, the user can obtain negotiable instruments to ...

### III. Text Search Results from Dialog

#### A. Patent Files, Abstract

**File 347:JAPIO Dec 1976-2009/May(Updated 090903)**

(c) 2009 JPO & JAPIO

**File 350:Derwent WPIX 1963-2009/UD=200956**

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Set	Items	Description
S1	51274	((MONEY OR MONIES OR FUND OR FUNDS OR CASH OR CURRENCY OR - VALUE OR FINANCIAL OR MONETARY)(3N)(TRANSMIT? OR TRANSFER? OR SENDING OR WIRE OR WIRING OR SEND) OR EFT OR WESTERN()UNION OR MONEYGRAM OR MONEY()(GRAM OR ORDER) OR RAPID()FUND OR WIRE(- )TRANSFER? ?)
S2	171	(LICENSED OR CHARTERED OR REGULATED OR AUTHORI?ED OR CERT- IFIED OR OFFICIAL OR QUALIFIED OR ACCREDITED)(4N)S1
S3	19500	((PREPAID OR PRE()(PAID OR LOADED) OR TRANSACTION OR STORE- D()VALUE OR DEBIT OR PRELOADED OR CASH OR MONEY)(2W)(CARD OR - CARDS) OR NEGOTIABLE()INSTRUMENT? ? OR CASHCARD? ? OR MONEYCA- RD? ?)
S4	3437	S3(5N)(ISSUE OR ISSUED OR ISSUING OR ISSUANCE OR PROVIDE - OR PROVIDES OR PROVIDED OR PROVIDING OR SUPPLY? OR GENERAT? OR PRODUCE OR PRODUCES OR PRODUCED OR PRODUCING OR GRANT? OR CI- RCULATED? ? OR DISTRIBUT? OR ASSIGN? OR GIVE OR GIVES OR GIVI- NG OR REQUEST?)
S5	128790	(SWEEP OR SWEEP OR SWEEPS OR SWEEPING OR SWEEPER OR TRANSF- ER? OR MOVE OR MOVES OR MOVING OR SEND OR SENDS OR SENDING OR SENT OR DISTRIBUT? OR REALLOCAT? OR RELOCAT? OR REMOV?)(4N)(F- UND OR FUNDS OR CASH OR BALANCE OR MONEY OR CURRENCY OR VALUE OR SUM OR SUMS OR AMOUNT)
S6	11395	(DEPOSIT OR DEPOSITS OR DEPOSITING OR DEPOSITED OR CREDITI- NG OR CREDITED)(4N)(FUND OR FUNDS OR AMOUNT OR AMOUNTS OR SUM OR SUMS OR MONEY OR MONIES OR CURRENCY OR MONETARY OR VALUE)
S7	1045	(DETECT? OR INDICAT? OR IDENTIF? OR RECOGNI? OR ALERT? OR - DETERMIN? OR NOTIF? OR NOTICE OR NOTICES OR REPORT? OR INFORM OR INFORMS OR INFORMED OR INFORMING OR COMMUNICAT? OR MESSAG?- ) (4N)S6
S8	504	((NON OR UN OR "NOT" OR ALTERNATIVE)(1W)(BANK OR BANKING OR BANKED) OR UNBANK? OR UNBANK?)
S9	247839	(FOREIGN OR INTERNATIONAL? OR GLOBAL? OR WORLDWIDE OR WORL- D()WIDE)
S10	10	S2 AND S4
S11	25	S2 AND S3
S12	14	S11 AND S5
S13	1	S12 AND S7
S14	1	S11 AND S7
S15	24	S8 AND S4
S16	10	S15 AND S5
S17	2	S16 AND S7
S18	2	S15 AND S7
S19	1635	S1 AND S9
S20	5	S19 AND S8
S21	0	S20 AND S3
S22	21925	S1 AND S5
S23	122	S22 AND S7
S24	7	S23 AND S8
S25	5	S23 AND S4
S26	27	(S10 OR S12 OR S17 OR S18 OR S24 OR S25)
S27	69	S8 (5N)(CUSTOMER? ? OR CONSUMER? ? OR INDIVIDUAL? ? OR PEO- PLE? ? OR PERSON? ? OR USER? ? OR CLIENT? ? OR PATRON? ? OR P- ARTICIPANT? ?)

S28 17 S27 AND S3  
 S29 6 S28 AND S1  
 S30 6 S29 NOT S26  
 S31 4 S28 AND (S5 OR S7)  
 S32 13 (S11 OR S16 OR S31) NOT (S26 OR S30)  
 S33 10 S15 AND S1  
 S34 0 S33 NOT (S26 OR S30 OR S32)  
 S35 28 (SWEEP? OR SWEPT) (3N) (ACCOUNT? ?)  
 S36 3 S35 AND S7  
 S37 2 S36 NOT (S26 OR S30 OR S32)  
 S38 379 S1 AND S4  
 S39 0 S38 AND SWEEP  
 S40 7 S38 AND S7  
 S41 280 S38 AND S5  
 S42 9 S41 AND S8  
 S43 2 (S40 OR S42) NOT (S26 OR S30 OR S32 OR S37)  
 S44 171 AU=((COYLE, A? OR COYLE A? OR COYLE(2N)A?) OR (ANUSZEWSKI,  
 T? OR ANUSZEWSKI T? OR ANUSZEWSKI(2N)T?) OR (COLEMAN, B? OR C-  
 OLEMAN B? OR COLEMAN(2N)B?) OR (NORTON, T? OR NORTON T? OR NO-  
 RTON(2N)T?) OR (MCNARY, D? OR MCNARY D? OR MCNARY(2N)D?))  
 S45 1 S44 AND S2

26/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0020429222 *Drawing available*

WPI Acc no: 2010-F31984/201034

Related WPI Acc No: 2003-017978

**System for issuing prepaid negotiable instruments e.g. payroll check to account holder, authorizes negotiable instrument issued at terminal only if there is sufficient balance within account to cover amount of negotiable instrument**

Patent Assignee: FIRST DATA CORP (FIDA); WESTERN UNION CO (WUNW-N)

Inventor: COYLE A

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 7720755	B1	20100518	US 2000713770	A	20001116	201034	B

Priority Applications (no., kind, date): US 2000713770 A 20001116

26/3,K/22 (Item 22 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010382446 *Drawing available*

WPI Acc no: 2000-161368/200014

XRPX Acc No: N2000-120369

**Funds transfer control system for secure funds transfer in field of electronic commerce**

Patent Assignee: AMDAHL CORP (AMDA)

Inventor: BISHOP R L; FREEMAN R P



Patent Family ( 6 patents, 84 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000005689	A1	20000203	WO 1999US16475	A	19990721	200014	B
AU 199951178	A	20000214	AU 199951178	A	19990721	200029	E
EP 1099196	A1	20010516	EP 1999935771	A	19990721	200128	E
			WO 1999US16475	A	19990721		
US 6393411	B1	20020521	US 1998119805	A	19980721	200239	E
EP 1099196	B1	20021211	EP 1999935771	A	19990721	200282	E
			WO 1999US16475	A	19990721		
DE 69904481	E	20030123	DE 69904481	A	19990721	200315	E
			EP 1999935771	A	19990721		
			WO 1999US16475	A	19990721		

Priority Applications (no., kind, date): US 1998119805 A 19980721

...NOVELTY - A processor (4) communicates a **funds transfer** request from computer system to the electronic **cash** device (3), and **transfers** the **fund** from the electronic cash device to the computer system in response to an authorization signal. A controller (11) includes a speaker (65) to provide audible... ..

. **Original Abstracts:** A secure funds device for use with a computer system, such as a personal computer, for **transferring funds**, in response to a **funds transfer** request for **amounts of funds** from the computer system, to a funds receiver. One or more electronic cash devices store electronic **funds** and **transfer funds** in response to **funds transfer** request when **authorized by** an authorization signal. A processor is used for connecting the **funds transfer** request from **the computer** system to the electronic **cash** device and for **transferring** electronic **funds** from **the** electronic **cash** device to the computer system when the authorization signal is present. User control means, including for example a pushbutton switch and an LCD display, that... .. funds device has a secure interface that prevents the computer system from generating the authorization signal. The present invention prevents a computer from making unauthorized **transfers** from an electronic **cash** device such as a **smart card**. ...

..

**Claims:**A secure funds device (2) for use with a computer system (7) for **transferring funds** from an electronic **cash** device (3) to a **funds** receiver (10) in response to a **funds transfer** request in a **requested amount** originating from the computer system (7) in a **transfer amount** not **exceeding** said requested amount, the improvement **characterized by**, the **secure funds** device (2) isolated from the computer system and including, a processor (4) for connecting **the funds transfer** request from the computer system (7) to the electronic cash device (3) and operative **to transfer funds** only upon receipt of an authorization signal, user control means (11) including an indicator (65) **for** providing an indication of the requested amount and including an actuator (64) for providing said authorization signal secure from unauthorized intervention by the computer system... ..

26/3,K/23 (Item 23 from file: 350)  
 DIALOG(R)File 350: Derwent WPIX  
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 0010358681 *Drawing available*  
 WPI Acc no: 2000-674437/200066  
 XRPX Acc No: N2000-500019

**Loading electronic cash onto smart card or magnetic strip card by transferring value from financial services provider to cash card, such that cash card may subsequently be used in transaction remote from mobile communications device**

Patent Assignee: TELEFONAKTIEBOLAGET ERICSSON L M (TELF)

Inventor: KVARSTROEM B; LINNELL O; OOM J; RAGNAR M

Patent Family ( 3 patents, 87 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
GB 2347255	A	20000830	GB 19994041	A	19990222	200066	B
AU 200028065	A	20000914	AU 200028065	A	20000221	200066	E
WO 2000051086	A1	20000831	WO 2000EP1418	A	20000221	200066	E

Priority Applications (no., kind, date): GB 19994041 A 19990222

**Alerting Abstract** ...involves confirming by an authorization procedure that a user of the device is authorized to perform transactions. A value from the financial services provider is **transferred** to the **cash card**, such that the **cash card** may subsequently be used in transaction remote from the mobile communications device.

...ADVANTAGE - The mobile communications used as a mobile terminal at which value can be loaded onto the **cash card**, while avoiding the need for the user to visit a static terminal... Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:** There is disclosed an arrangement in which a standard **cash card**, namely one **which can** be used in a variety of financial transactions, can be inserted into a slot in a mobile communications device, which may for example be in... or other transactor (including another user of a similar device) and confirming by means of an authorisation procedure that a user of the device is **authorised** to perform transactions, **value** can be **transferred between** the user **and** the other transactor. The card can then be removed from the mobile communications device, and used in a conventional way, for example in transaction payments...

26/3,K/25 (Item 25 from file: 350)  
 DIALOG(R)File 350: Derwent WPIX  
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 0009684212 *Drawing available*  
 WPI Acc no: 1999-081466/199907  
 Related WPI Acc No: 2000-182786  
 XRPX Acc No: N1999-058555

**Document reading system for extended banking facilities - has document reader for cheques and money orders allowing cashing of cheques, payment of bills and transfers of money**

Patent Assignee: CAPITAL SECURITY SYSTEMS INC (CAPI-N)

Inventor: GUSTIN R H; LIVINGSTON T W; PARK N

Patent Family ( 12 patents, 81 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998059308	A1	19981230	WO 1998US10788	A	19980527	199907	B
AU 199876978	A	19990104	AU 199876978	A	19980527	199921	E
US 5897625	A	19990427	US 1997866139	A	19970530	199924	E
US 5987439	A	19991116	US 1997865691	A	19970530	200001	E
US 6012048	A	20000104	US 1997866140	A	19970530	200008	E
EP 992012	A1	20000412	EP 1998924920	A	19980527	200023	E
			WO 1998US10788	A	19980527		
JP 2002502531	W	20020122	WO 1998US10788	A	19980527	200211	E
			JP 1999503389	A	19980527		
AU 750152	B	20020711	AU 199876978	A	19980527	200257	E
US 20050091161	A1	20050428	US 1997866140	A	19970530	200530	E
			US 1999444197	A	19991119		
			US 2003699978	A	20031103		
JP 2008077680	A	20080403	JP 1999503389	A	19980527	200825	E
			JP 2007303728	A	20071122		
US 20090266879	A1	20091029	US 1997866140	A	19970530	200971	E
			US 1999444197	A	19991119		
			US 2003699978	A	20031103		
			US 2009498359	A	20090706		
US 20090266880	A1	20091029	US 1997866140	A	19970530	200971	E
			US 1999444197	A	19991119		
			US 2003699978	A	20031103		
			US 2009498362	A	20090706		

Priority Applications (no., kind, date): US 1997865691 A 19970530; US 1997866139 A 19970530; US 1997866140 A 19970530; US 1999444197 A 19991119; US 2003699978 A 20031103; US 2009498359 A 20090706; US 2009498362 A 20090706

**Original Abstracts:** An automated document cashing system includes a reader (58, 60) for capturing an image of a **negotiable instrument** and recognizing the authorized signature as well as the amount written thereon. The system then can **transfer** monies in the **amount** of the instrument to a savings account, a checking account, a smart card, or the like. The system can cash money orders as well as write money orders (76). The system will also wire **transfer money**. The image capture apparatus also can capture an image of a utility bill or the like that is presented by a user. By **supplying** monies in the form of **cash** (62), credit **card** authorization, smart card balance, or the like, the user can pay bills such as a utility bill through the system or purchase items dispensed by automated document cashing system includes a reader for capturing an image of a **negotiable instrument** and recognizing the authorized signature as well as the amount written thereon. The system then can **transfer** monies in the **amount** of the instrument to a savings account, a checking account, a smart card, or the like. The system can cash money orders as well as write money orders. The system will also wire **transfer money**. The image capture apparatus also can capture an image of a utility bill or the like that is presented by a user. By **supplying** monies in the form of **cash**, credit **card** authorization, smart card balance, or the like, the user can pay bills such as a utility bill through the system or purchase items dispensed by... .. An automated banking system for wire **transfer of funds** is provided with a machine where the user has a card to identify the user as being qualified to use the banking system. The user... .. inputs the routing number at the machine which is preferably an ATM machine that accepts and dispenses cash. The user may pay for the wire **transfer** at the machine by **cash**, a credit **card**, **debit card**, smart **card** or a withdrawal from the user's account. The machine has card readers and means for writing down on a card the amount paid therefrom... ..

**Claims:** It is an automatic deposit system which receives the payment from a user in a deposit network, and carries out the wire **transfer** of the **funds** to a remittance-recipient, comprising: The automatic machine which has a card/curd receipt apparatus which receives the card/curd which identifies having rating for ... Claim 9. A method of **providing wire transfer directly of funds** from **an** authorized user of an automated banking machine system to an authorized transferee's bank account in a bank within the banking network, comprising: providing an... .. routing information for the transferee's bank to which the transfer is to be made and inputting into the machine the account number of the **authorized** transferee; entering **the** amount to be **wire** transferred to the authorized transferee; selecting at the machine a method of payment including paying at the automated machine or paying from the authorized user's account for **the wire** transfer to **the** authorized transferee's account and the transferee's bank; communicating through the bank system the wire transfer through the banking network to the authorized transferee's account in the receiving bank; and providing the user with a receipt showing **the** amount of the **wire** transfer transaction and the account number identifying the account which received the transfer.

26/3,K/26 (Item 26 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008464669 *Drawing available*

WPI Acc no: 1997-435882/199741

XRFX Acc No: N1997-362454

**Operation of automatic cash processing machine for cash or electronic funds deposition - providing set of menus instructions to user for selection desired deposition option, with electronic funds being downloaded form IC card, then updating user account**

Patent Assignee: HITACHI LTD (HITA)

Inventor: FURUYA; FURUYA J; KITAGAWA H; OHKI M; OKI M; OOSAWA T; OSAWA T; URUSHIBARA A; URUSHIHARA A

Patent Family ( 8 patents, 5 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2192016	A	19970609	CA 2192016	A	19961204	199741	B
JP 9218983	A	19970819	JP 1996325478	A	19961205	199743	E
KR 1997049811	A	19970729	KR 199662224	A	19961206	199909	E
US 5952639	A	19990914	US 1996761749	A	19961205	199944	E
KR 235531	B1	19991215	KR 199662224	A	19961206	200112	E
CN 1157968	A	19970827	CN 1996121890	A	19961205	200140	E
CA 2192016	C	20030722				200355	E
JP 3686740	B2	20050824	JP 1996325478	A	19961205	200556	E

Priority Applications (no., kind, date): JP 1995320667 A 19951208

**Abstract** ...of handling cash deposits, involves processing cash deposits input to a specified financial account in accordance with an instruction to deposit a specified amount of **cash**. An electronic **money transfer** is made to the account from an electronic card containing money in accordance with an instruction to deposit the specified electronic money... ..ADVANTAGE - Convenient **money transfer** processing with user having choice for depositing funds to account. Original Publication Data by Authority Argentina **Publication No. Original Abstracts:** An electronic-money card is used for carrying out transactions such as depositing, drawing, **cash** exchanging and **transfers of electronic money in** an automatic **teller** machine. A plurality of menus showing a variety of transactions are displayed so that the user to select one of the menus. If the deposit... .. to select whether the money to be deposited is cash or electronic money. If the user selects the electronic-money deposit menu, the user is **requested** to enter a **cash card** and a **password number**. Once the password number is entered, the validity of the user is verified. After the validity of the user has been verified, the user is... .. money to be deposited. Electronic money of the specified amount is drawn from the IC card and deposited in an account of the user by **transferring** the drawn electronic **money** to an electronic **value** box in a bank business system by way of a communication line. Thus, the **transaction to deposit electronic money can be carried out** in combination with a cash card in an automatic teller machine.

37/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012730941 *Drawing available*

WPI Acc no: 2002-583281/200262

Related WPI Acc No: 2002-442538; 2005-403027; 2005-724307; 2008-G51021; 2009-G29594

XRPX Acc No: N2002-462641

**Client demand account management method in computerized bank, involves transferring funds from each of client demand accounts to pooled deposit account at client's bank**

Patent Assignee: BENT B (BENT-I); RESERVE MANAGEMENT CORP (RESE-N); ISLAND INTELLECTUAL PROPERTY LLC (ISLA-N)

Inventor: BENT B

Patent Family ( 4 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020091637	A1	20020711	US 1998176340	A	19981021	200262	B
			US 2000677535	A	20001002		
			US 200271053	A	20020208		
US 20060212389	A2	20060921				200663	E
US 20080046361	A2	20080221				200816	E
US 7519551	B2	20090414	US 1998176340	A	19981021	200931	E
			US 2000677535	A	20001002		
			US 200271053	A	20020208		

Priority Applications (no., kind, date): US 1998176340 A 19981021; US 2000677535 A 20001002; US 200271053 A 20020208

...**Original Abstracts:**transaction is calculated as the sum of individual client deposits and withdrawals from the plurality of demand accounts. The net transaction calculation is used to **determine** an amount of **funds** that need to be **deposited** into the pooled deposit account to cover client deposits, or an amount of funds that needs to be withdrawn from the pooled deposit account to cover client withdrawals. Individual account management calculations are performed to **determine** whether to **deposit** or withdraw **funds** from the pooled **deposit** account to each of a plurality of individual client demand accounts. The database is updated for each client's deposit and withdrawal activities. The invention... ... transaction is calculated as the sum of individual client deposits and withdrawals from the plurality of demand accounts. The net transaction calculation is used to **determine** an amount of **funds** that need to be **deposited** into the pooled deposit account to cover client deposits, or an amount of funds that needs to be withdrawn from the pooled deposit account to cover client withdrawals. Individual account management calculations are performed to **determine** whether to **deposit** or withdraw **funds** from the pooled **deposit** account to each of a plurality of individual client demand accounts. The database is updated for each client's deposit and withdrawal activities. The invention...

43/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008918697 *Drawing available*

WPI Acc no: 1998-469511/199841

XRPX Acc No: N1998-366021

**Satellite receiver method for on-line banking using IC card - involves adapting satellite receiver to act as banking terminal for modem connection to bank and performing banking services**

Patent Assignee: SAMSUNG ELECTRONICS CO LTD (SMSU)

Inventor: PARK J; PARK J H

Patent Family ( 10 patents, 28 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 865008	A2	19980916	EP 1998301741	A	19980310	199841	B
JP 10275190	A	19981013	JP 199863750	A	19980313	199851	E
CN 1197967	A	19981104	CN 1998105554	A	19980313	199912	E
KR 1998073478	A	19981105	KR 19978749	A	19970314	200001	E
KR 213098	B1	19990802	KR 19978749	A	19970314	200104	E
US 6279824	B1	20010828	US 199841660	A	19980313	200151	E
CN 1099653	C	20030122	CN 1998105554	A	19980313	200532	E
EP 865008	B1	20051026	EP 1998301741	A	19980310	200571	E
DE 69831989	E	20051201	DE 69831989	A	19980310	200580	E
			EP 1998301741	A	19980310		
DE 69831989	T2	20060727	DE 69831989	A	19980310	200649	E
			EP 1998301741	A	19980310		

Priority Applications (no., kind, date): KR 19978749 A 19970314; EP 1998301741 A 19980310

**No. Original Abstracts:** A receiver which performs an electronic money terminal function, and a method of performing this function, are provided. The method includes **the** steps of initializing an electronic **money** smart **card** (212) which is input in an electronic money terminal mode, selecting a submode for the electronic money terminal mode, connecting the receiver by using a modem (224), to a host computer of a bank which **issued** the electronic **money** smart **card**, **transmitting the** selected **submode**, a personal identification number (PIN) stored in the electronic money smart card (212), and a secret number input from an external source, to the host computer... .. terminal mode, selecting a submode for the electronic money terminal mode, connecting, using a modem, the receiver to a host computer of a bank which **issued** the electronic **money** smart **card**, **transmitting the selected** submode, a **personal** identification number (PIN) stored in the electronic money smart card, and a secret number input from an external source, to the host computer, and performing...

43/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008439469 *Drawing available*

WPI Acc no: 1997-558242/199751

XRFX Acc No: N1997-465323

**ATM deposit, withdraw and money order purchase performing - prompting user to enter amount of requested money order, displaying money required including fee, prompting user to enter method payment**

Patent Assignee: RIVERA A (RIVE-I)

Inventor: RIVERA A

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5686713	A	19971111	US 1996604768	A	19960222	199751	B

Priority Applications (no., kind, date): US 1996604768 A 19960222

**Claims:**A new and improved method for allowing a deposit, withdraw, and **money order purchase via** an automatic teller machine comprising the steps of:providing a housing unit having an interaction face disposed thereon;providing an automatic teller machine card reader... .. coin, the paper money and coin acceptor adapted to differentiate between all denominations of paper money and coin and further reject counterfeit bills;providing a **money order** printer situated within the housing and adapted to print a **money order on one** of a plurality of money orders present on a continuous **strip, the** strip being perforated between each contiguous **money order**;providing a paper money and coin dispenser situated on the interaction face **of the** housing unit for dispensing paper money and coin therefrom;providing a receipt printer situated within the housing for generating a unique receipt corresponding to a type of transaction undergone;providing control means connected to the automatic teller machine card reader, numeric keypad, paper money and coin acceptor, display, **money order** printer, receipt printer, memory and **money** dispenser, the **control** means adapted to **generate a money order** in exchange **for money** and further adapted to allow money to be deposited in or withdrawn from a **predetermined account**;providing interface control mechanism connected to the control means **for communicating** with a transaction center a record of the transaction;providing transaction selection unit situated on the interaction face of the housing unit having plurality of selection keys including a withdraw key for withdrawing money and coin from a designated account, a **money order** key for obtaining a **money order**, and a **deposit** key for **depositing money and coin** to a designated account;**determining** whether the **transaction comprises** a withdrawal, **deposit**, or **money order** purchase with **the** selection keys;**initiating** a plurality of sequenced steps upon the depression of the withdrawn key including the steps of:accepting a **card with** a magnetic strip thereon and further retrieving an account number therefrom,prompting a user to input a personal identification number,prompting the user to select an amount of **money** for withdrawing,

## B. Patent Files, Full-Text

**File 348:EUROPEAN PATENTS 1978-200936**

(c) 2009 European Patent Office

**File 349:PCT FULLTEXT 1979-2009/UB=20090827|UT=20090709**

(c) 2009 WIPO/Thomson

Set	Items	Description
S1	44307	((MONEY OR MONIES OR FUND OR FUNDS OR CASH OR CURRENCY OR - VALUE OR FINANCIAL OR MONETARY)(3N)(TRANSMIT? OR TRANSFER? OR SENDING OR WIRE OR WIRING OR SEND) OR EFT OR WESTERN()UNION OR MONEYGRAM OR MONEY() (GRAM OR ORDER) OR RAPID()FUND OR WIRE(- )TRANSFER? ?)
S2	249	(LICENSED OR CHARTERED OR REGULATED OR AUTHORI?ED OR CERT- IFIED OR OFFICIAL OR QUALIFIED OR ACCREDITED)(4N)S1
S3	13582	((PREPAID OR PRE() (PAID OR LOADED) OR TRANSACTION OR STORE- D()VALUE OR DEBIT OR PRELOADED OR CASH OR MONEY)(2W)(CARD OR - CARDS) OR NEGOTIABLE() INSTRUMENT? ? OR CASHCARD? ? OR MONEYCA- RD? ?)
S4	2672	S3(5N)(ISSUE OR ISSUED OR ISSUING OR ISSUANCE OR PROVIDE - OR PROVIDES OR PROVIDED OR PROVIDING OR SUPPLY? OR GENERAT? OR



PRODUCE OR PRODUCES OR PRODUCED OR PRODUCING OR GRANT? OR CIRCULATED? ? OR DISTRIBUT? OR ASSIGN? OR GIVE OR GIVES OR GIVING OR REQUEST?)

S5 147276 (SWEEP OR SWEEP OR SWEEPS OR SWEEPING OR SWEEPER OR TRANSFER? OR MOVE OR MOVES OR MOVING OR SEND OR SENDS OR SENDING OR SENT OR DISTRIBUT? OR REALLOCAT? OR RELOCAT? OR REMOV?) (4N) (FUND OR FUNDS OR CASH OR BALANCE OR MONEY OR CURRENCY OR VALUE OR SUM OR SUMS OR AMOUNT)

S6 21203 (DEPOSIT OR DEPOSITS OR DEPOSITING OR DEPOSITED OR CREDITING OR CREDITED) (4N) (FUND OR FUNDS OR AMOUNT OR AMOUNTS OR SUM OR SUMS OR MONEY OR MONIES OR CURRENCY OR MONETARY OR VALUE)

S7 2172 (DETECT? OR INDICAT? OR IDENTIF? OR RECOGNI? OR ALERT? OR DETERMIN? OR NOTIF? OR NOTICE OR NOTICES OR REPORT? OR INFORM OR INFORMS OR INFORMED OR INFORMING OR COMMUNICAT? OR MESSAGE?) (4N) S6

S8 887 ((NON OR UN OR "NOT" OR ALTERNATIVE) (1W) (BANK OR BANKING OR BANKED) OR NONBANK? OR UNBANK?)

S9 3406387 (FOREIGN OR INTERNATIONAL? OR GLOBAL? OR WORLDWIDE OR WORLD()WIDE)

S10 6 S2 (20N) S4

S11 237 S1 (20N) S4

S12 172 S11 (20N) S5

S13 2 S12 (20N) S7

S14 1 S12 (20N) S8

S15 4 S12 (10N) S9

S16 165 S8 (5N) (CUSTOMER? ? OR CONSUMER? ? OR INDIVIDUAL? ? OR PEOPLE? ? OR PERSON? ? OR USER? ? OR CLIENT? ? OR PATRON? ? OR PARTICIPANT? ?)

S17 2 S16 (10N) S4

S18 20 S2 (10N) S3

S19 0 S18 (30N) S7

S20 11 S18 (20N) S5

S21 21 (S10 OR S13 OR S14 OR S15 OR S17 OR S20)

S22 144 AU=((COYLE, A? OR COYLE A? OR COYLE(2N)A?) OR (ANUSZEWski, T? OR ANUSZEWski T? OR ANUSZEWski(2N)T?) OR (COLEMAN, B? OR COLEMAN B? OR COLEMAN(2N)B?) OR (NORTON, T? OR NORTON T? OR NORTON(2N)T?) OR (MCNARY, D? OR MCNARY D? OR MCNARY(2N)D?))

S23 1 S22 AND S2

# DIALOG(R)File 348: EUROPEAN PATENTS

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21/3K/3 (Item 3 from file: 348)

00908494

## Card system for collectively loading right of use in predetermined amount of money and method of processing the card

System mit Karten zum kollektiven Laden eines Gebrauchsrechtes für einen bestimmten Geldbetrag und Verfahren zum Verarbeiten der Karte

Systeme avec cartes pour collectivement charger un droit d'utilisation pour une somme d'argent predeterminee et methode de traitement de la carte

### Patent Assignee:

**KABUSHIKI KAISHA TOSHIBA** (213130)

72, Horikawa-cho, Saiwai-ku; Kawasaki-shi, Kanagawa-ken 210-8572 (JP)

(Proprietor designated states: all)

### Inventor:

**Hirokawa, Katsuhisa, c/o Kabushiki Kaisha Toshiba**

Intell. Prop.Div., 1-1 Shibaura 1-chome, Minato-ku; Tokyo 105; (JP)

**Motai, Seizo, c/o Kabushiki Kaisha Toshiba**

Intell. Prop.Div., 1-1 Shibaura 1-chome, Minato-ku; Tokyo 105; (JP)

**Tanaka, Youko, c/o Kabushiki Kaisha Toshiba**

Intell. Prop.Div., 1-1 Shibaura 1-chome, Minato-ku; Tokyo 105; (JP)

**Legal Representative:**

**Kramer - Barske - Schmidtchen (102192)**

European Patent Attorneys Patenta Radeckestrasse 43; 81245 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	829829	A2	19980318	(Basic)
Patent	EP	829829	A3	19990421	
Patent	EP	829829	B1	20031203	
Application	EP	97113846		19970811	
Priorities	JP	96214747		19960814	

**Claims:** ...transaction required by a user can be performed in accordance with received information in the second accepting apparatus, means (5, 51, 52, 53, S211) for **generating** data of transaction including a transaction ID, a **card IC, an authorized value** serial number, an amount of the transaction and data in accordance with the contents of the transaction in the second accepting apparatus when the judging... ...or not transaction required by a user can be performed in accordance with received information in the second accepting apparatus, a generating step (S211) for **generating** data of transaction including a **transaction ID, a card IC, an authorized value** serial number, an amount of the transaction and data in accordance with the contents of the transaction in the second accepting apparatus when the judging...

21/3K/12 (Item 9 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01049220

**CARD-BASED SYSTEM AND METHOD FOR ISSUING NEGOTIABLE INSTRUMENTS**  
SYSTEME A BASE DE CARTE, ET PROCEDE, POUR LA DELIVRANCE D'INSTRUMENTS  
NEGOCIABLES

**Patent Applicant/Patent Assignee:**

**FIRST DATA CORPORATION**

Suite 330-K, 6200 Quebec Street, Englewood, CO 80111; US; US(Residence); US(Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

**COYLE Adam**

7629 Nuthatch Circle, Parker, CO 80134; US; US(Residence); US(Nationality); (Designated only for: US)

**Legal Representative:**

**RODGERS Marcia J(et al)(agent)**

Shughart Thomson & Kilroy, PC, 120 West Twelfth Street, Kansas City, MO 64105; US

	Country	Number	Kind	Date
Patent	WO	200379261	A1	20030925
Application	WO	2002US7032		20020308
Priorities	WO	2002US7032		20020308

**Detailed Description:**

...account 102 does not accrue interest and does not function as a traditional bank account. The fmds in the transaction account 102 may represent prepaid **negotiable instruments** that may be **issued** to the consumer via a POS terminal 112 operated by an agent of the **Licensed Money Transmitter**.

21/3K/14 (Item 11 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00914716

**BAR CODED BILL PAYMENT SYSTEM AND METHOD**  
SYSTEME ET PROCEDE DE PAIEMENT DE FACTURES A L'AIDE DE CODES-BARRES

**Patent Applicant/Inventor:**

**MEYER John**

7949 E. San Luis Drive, Orange, CA 92869; US; US(Residence); US(Nationality)

**KROUSE Lou**

6537 Abbottswood Drive, Rancho Palos Verdes, CA 90275; US; US(Residence); US(Nationality)

**Legal Representative:**

**DRUCKER Kevin M(et al)(agent)**

Hayes, Soloway, Hennessey, Grossman & Hage, P.C., 130 W. Cushing Street, Tucson, AZ 85701; US

	Country	Number	Kind	Date
Patent	WO	200248835	A2-A3	20020620
Application	WO	2001US48442		20011214
Priorities	US	2000737011		20001214

**Detailed Description:**

...s bank checking account, providing funds that are subsequently accessible at a convenient local automated teller machine (ATM) or for a debit card purchase.

Future **international** (e.g., Mexican) person-to-person **money transfers** can be coordinated with appropriate financial organizations or banks that commonly **distribute** a form of **debit card** to their customer base. These organizations would distribute to their customer base plastic bar coded deposit-only cards keyed directly to their debit card, which...a local ATM 1 6 machine or to make payment from a debit card keyed or associated with that account.

1 7 The ATM or **debit card** PIN (personal identification number) **provides** the same level 1 8 of access security to the receiver of these person-to-person **money transfers** as exists for local **funds** that already reside in the account.

To implement an **international** (i.e., any-person-to-any-person electronic

2 1 money transfer) using the retail based electronic bill payment infrastructure, the biller identification number may...

21/3K/15 (Item 12 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00862519

**SYSTEM AND METHOD FOR TRANSFERRING FUNDS**  
SYSTEME ET PROCEDE PERMETTANT DE TRANSFERER DES FONDs

**Patent Applicant/Inventor:**

**MARCH Albert D**

1 Palace Pier Court, Suite 2810, Etobicoke, Ontario M8V 3W9; CA; CA(Residence); CA(Nationality)

**Legal Representative:**

**BERESKIN & PARR (agent)**

40 King Street West, 40th Floor, Toronto, Ontario M5H 3Y2; CA

	Country	Number	Kind	Date
--	---------	--------	------	------

Patent	WO	200195266	A2-A3	20011213
Application	WO	2001CA817		20010606
Priorities	US	2000209579		20000606

#### Detailed Description:

...generally be used to make funds available from a financial (inverted exclamation mark) account corresponding to the card. Such card could be a credit card, **debit card**, smart **card** or **stored value card**. At this point, the **funds** to be **transferred** are held or pre-**authorized** as available and sender's 12 account is also debited the amount of the customary transaction or convenience fee (which is not be returned

21/3K/16 (Item 13 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00748833

#### **PERSON-TO-PERSON, PERSON-TO-BUSINESS, BUSINESS-TO-PERSON, AND BUSINESS-TO-BUSINESS FINANCIAL TRANSACTION SYSTEM**

SYSTEME DE TRANSACTIONS FINANCIERES DE PERSONNE A PERSONNE, DE PERSONNE A ENTREPRISE ET D'ENTREPRISE A ENTREPRISE

#### **Patent Applicant/Patent Assignee:**

**ORBIS PATENTS LIMITED**

181 Howth Road, Dublin 3; IE; IE(Residence); IE(Nationality); (For all designated states except: US)

#### **Patent Applicant/Inventor:**

**FLITCROFT Daniel Ian**

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**O'DONNELL Graham**

5 Lower Albert Road, Sandycove, Dun Laoghaire, County Dublin; IE; IE(Residence); IE(Nationality); (Designated only for: US)

#### **Legal Representative:**

**O'CONNOR Donal H**

Cruickshank & Co., 1 Holles Street, Dublin 2; IE

	Country	Number	Kind	Date
Patent	WO	200062259	A1	20001019
Application	WO	2000IE44		20000413
Priorities	US	99129033		19990413

#### **English Abstract:**

The delivery of a secure method and system of generating person to person, business to business, business to person and person to business transactions involving **transfer** of **funds** from one party (the purchaser) to a second party (the vendor). This invention extends the functionality of existing credit/**debit cards** and the associated infrastructure to **provide** a secure **global** mechanism for individuals/businesses to receive funds without revealing confidential information or having to become credit/debit accepting merchants.

21/3K/17 (Item 14 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00738099

**MOBILE COMMUNICATIONS DEVICE**  
**DISPOSITIF DE TELECOMMUNICATIONS MOBILE**

**Patent Applicant/Patent Assignee:**

**TELEFONAKTIEBOLAGET LM ERICSSON**

S-126 25 Stockholm; SE; SE(Residence); SE(Nationality)

**Inventor(s):**

**OOM Jan**

Vinkelvagen 8, S-590 41 Brokind; SE

**KVARSTROM Bo**

Bygdegatan 410, S-583 31 Linkoping; SE

**RAGNAR Mikael**

Kallhemsvagen 39, S-590 72 Ljungsbro; SE

**LINNELL Ove**

Norrbergavagen 97, S-590 54 Sturefors; SE

**Legal Representative:**

**O'CONNELL David Christopher**

Haseltine Lake & Co., Imperial House, 15-19 Kingsway, London WC2B 6UD; GB

	Country	Number	Kind	Date
Patent	WO	200051086	A1	20000831
Application	WO	2000EP1418		20000221
Priorities	GB	994041		19990222

**Claims:**

...means of an authorisation procedure

carried out in at least one of the mobilecommunications devices that at least one user of thedevices is **authorised** to perform transactions; and**transferring value** between the first and second**cash cards**.

2 A method as claimed in claim 1, wherein at

least one of the mobile communications devices is amobile phone, and the step of... ...device withoutinvolving a financial services provider;means for performing an authorisation procedure,confirming that at least one user of the mobilecommunications devices is **authorised** to performtransactions; and**transferring value** to or from the **cash card**.

9 A combination as claimed in claim 8, wherein

the mobile communications device is a satellite orcellular mobile phone.

10 A combination as claimed...

21/3K/18 (Item 15 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00559498

**SIGNALING SYSTEM AND METHOD FOR NETWORK-BASED PRE-PAID WIRELESS  
TELEPHONE SERVICE**

**SYSTEME ET PROCEDE DE SIGNALISATION POUR SERVICE TELEPHONIQUE SANS FIL, A  
PREPAIEMENT ET SUR RESEAU**

**Patent Applicant/Patent Assignee:**

**AT MOBILE COM CORPORATION**

**Inventor(s):**

**HARTMAIER Peter**

**WILHOITE Michael T**

	Country	Number	Kind	Date
Patent	WO	200022871	A1	20000420
Application	WO	99US21119		19990913
Priorities	US	98172934		19981014

#### Detailed Description:

...zones, or certain geographical boundaries.

Replenishment of the account can be accomplished by the subscriber through the use of 1 5 standard cash, check, or **money order** payments, through pre- **authorized** credit card payments, or through the purchase of **debit cards** from authorized **distributors**.

A preferred embodiment of the invention is implemented in software in a computer system which can be integrated into existing telephone communications systems for wireless...

21/3K/19 (Item 16 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00502959

#### CASH CARD FUND TRANSFER METHOD AND MEANS

PROCEDE ET DISPOSITIF DE TRANSFERT DE FONDS PAR CARTE DE PAIEMENT

#### Patent Applicant/Patent Assignee:

**RICHARD ALLEN & ASSOCIATES PTY LTD**

27 Provost Street, North Adelaide, S.A. 5006; AU; AU(Residence); AU(Nationality); (For all designated states except: US)

#### Patent Applicant/Inventor:

**ALLEN Richard Raymond**

27 Provost Street, North Adelaide, S.A. 5006; AU; AU(Residence); AU(Nationality); (Designated only for: US)

#### Legal Representative:

**MADDERNS (agent)**

1st floor, 64 Hindmarsh Square, Adelaide, S.A. 5000; AU

	Country	Number	Kind	Date
Patent	WO	9934311	A1	19990708
Application	WO	98AU1056		19981222
Priorities	AU	971125		19971224

#### Detailed Description:

...means has a communications

means which is adapted to communicate selected data to, and receive data from,

15

either the card issue authority or an **authorised funds transfer** intermediary such as for example the promoter of the **cash card** arrangement, and/or the seller's own savings account

This means of **funds transfer** has a further incentive component for sellers because funds transferred in the manner provided negate the seller having to count and deliver large amounts of...

21/3K/20 (Item 17 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00500248

**TECHNIQUES FOR PERFORMING REMOTE FINANCIAL TRANSACTIONS**  
**TECHNIQUES PERMETTANT D'EFFECTUER DES TRANSACTIONS FINANCIERES A DISTANCE**

**Patent Applicant/Patent Assignee:**

**GTECH RHODE ISLAND CORPORATION**

**Inventor(s):**

**SAPP Charles A III**

**McGRANAHAN Richard G**

	Country	Number	Kind	Date
Patent	WO	9931600	A1	19990624
Application	WO	98US26725		19981216
Priorities	US	97991816		19971216

**Detailed Description:**

...sheet of paper.

An advantage of the invention, among other advantages, is providing an interactive device, at a remote retail location, that can sell and **issue** multiple products, such as **money** orders, telephone **cards**, scripts, 20 casino chips, **wire transfer money** orders, **certified** checks, or certificates. The invention also has the advantage of providing an interactive device, at a remote retail location, that can provide multiple services, such...

21/3K/21 (Item 18 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00358948

**SYSTEM AND METHOD FOR DISPENSING OF A RECEIPT REFLECTING PREPAID PHONE SERVICES**

**SYSTEME ET PROCEDE DE DELIVRANCE D'UN RECU CONCERNANT DES SERVICES TELEPHONIQUES PREPAYES**

**Patent Applicant/Patent Assignee:**

**ELECTRONIC DATA SYSTEMS CORPORATION**

**Inventor(s):**

**DENTILINGER Dale H**

	Country	Number	Kind	Date
Patent	WO	9641462	A1	19961219
Application	WO	96US9785		19960607
Priorities	US	95487813		19950607

**Detailed Description:**

...the customer preferably uses a card to make funds available from a financial account corresponding to the card. Such card could be a credit card, **debit card**, smart **card** or **stored value card**. At this point, the **funds** to be **transferred** are held or pre

authorized as available and the customer's account is debited. A customer's account may also be debited the amount of a customary transaction or convenience...

#### IV. Text Search Results from Dialog

##### A. NPL Files, Abstract

**File 35:Dissertation Abs Online 1861-2009/Aug**  
(c) 2009 ProQuest Info&Learning  
**File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13**  
(c) 2002 Gale/Cengage  
**File 65:Inside Conferences 1993-2009/Sep 08**  
(c) 2009 BLDSC all rts. reserv.  
**File 2:INSPEC 1898-2009/Aug W4**  
(c) 2009 The IET  
**File 474:New York Times Abs 1969-2009/Sep 08**  
(c) 2009 The New York Times  
**File 475:Wall Street Journal Abs 1973-2009/Sep 08**  
(c) 2009 The New York Times  
**File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Aug**  
(c) 2009 The HW Wilson Co.  
**File 256:TecTrends 1982-2009/Aug W5**  
(c) 2009 Info.Sources Inc. All rights res.  
**File 139:EconLit 1969-2010/Apr**  
(c) 2010 American Economic Association

Set	Items	Description
S1	15495	((MONEY OR MONIES OR FUND OR FUNDS OR CASH OR CURRENCY OR - VALUE OR FINANCIAL OR MONETARY) (3N) (TRANSMIT? OR TRANSFER? OR SENDING OR WIRE OR WIRING OR SEND) OR EFT OR WESTERN() UNION OR MONEYGRAM OR MONEY() (GRAM OR ORDER) OR RAPID() FUND OR WIRE(- ) TRANSFER? ?)
S2	40	(LICENSED OR CHARTERED OR REGULATED OR AUTHORIZED OR CERT- IFIED OR OFFICIAL OR QUALIFIED OR ACCREDITED) (4N) S1
S3	11820	((PREPAID OR PRE() (PAID OR LOADED) OR TRANSACTION OR STORE- D() VALUE OR DEBIT OR PRELOADED OR CASH OR MONEY) (2W) (CARD OR - CARDS) OR NEGOTIABLE() INSTRUMENT? ? OR CASHCARD? ? OR MONEYCA- RD? ?)
S4	557	S3(5N) (ISSUE OR ISSUED OR ISSUING OR ISSUANCE OR PROVIDE - OR PROVIDES OR PROVIDED OR PROVIDING OR SUPPLY? OR GENERAT? OR PRODUCE OR PRODUCES OR PRODUCED OR PRODUCING OR GRANT? OR CI- RCULATED? ? OR DISTRIBUT? OR ASSIGN? OR GIVE OR GIVES OR GIVI- NG OR REQUEST?)
S5	49206	(SWEEP OR SWEEP OR SWEEPS OR SWEEPING OR SWEEPER OR TRANSF- ER? OR MOVE OR MOVES OR MOVING OR SEND OR SENDS OR SENDING OR SENT OR DISTRIBUT? OR REALLOCAT? OR RELOCAT? OR REMOV?) (4N) (F- UND OR FUNDS OR CASH OR BALANCE OR MONEY OR CURRENCY OR VALUE OR SUM OR SUMS OR AMOUNT)
S6	8556	(DEPOSIT OR DEPOSITS OR DEPOSITING OR DEPOSITED OR CREDITI-



NG OR CREDITED) (4N) (FUND OR FUNDS OR AMOUNT OR AMOUNTS OR SUM  
 OR SUMS OR MONEY OR MONIES OR CURRENCY OR MONETARY OR VALUE)  
 S7 316 (DETECT? OR INDICAT? OR IDENTIF? OR RECOGNI? OR ALERT? OR -  
 DETERMIN? OR NOTIF? OR NOTICE OR NOTICES OR REPORT? OR INFORM  
 OR INFORMS OR INFORMED OR INFORMING OR COMMUNICAT? OR MESSAG?-  
 ) (4N) S6  
 S8 19898 ((NON OR UN OR "NOT" OR ALTERNATIVE) (1W) (BANK OR BANKING OR  
 BANKED) OR NONBANK? OR UNBANK?)  
 S9 3077754 (FOREIGN OR INTERNATIONAL? OR GLOBAL? OR WORLDWIDE OR WORL-  
 D()WIDE)  
 S10 0 S2 AND S4  
 S11 25 S2 AND S5  
 S12 0 S2 AND S7  
 S13 0 S2 AND S6 AND S8  
 S14 0 S2 AND S6 AND S9  
 S15 21 S1 AND S4  
 S16 31 (S11 OR S15) NOT PY>1999  
 S17 31 RD (unique items)  
 S18 0 S2 AND S3  
 S19 350 S1 AND S3  
 S20 0 S19 AND S7  
 S21 61 S19 AND S8  
 S22 36 S21 NOT (S17 OR PY>1999)  
 S23 4066 ((PREDETERMIN? OR PRESET?) (3N) (BALANCE OR SUM OR TOTAL OR -  
 AMOUNT) OR PREPAID OR PRE()PAID)  
 S24 3 S22 AND S23  
 S25 3 RD (unique items)  
 S26 839 (EBT OR ELECTRONIC()BENEFIT? ?()TRANSFER)  
 S27 3 S26 AND S4  
 S28 3 S27 NOT (S17 OR S25)  
 S29 615 AU=((COYLE, A? OR COYLE A? OR COYLE(2N)A?) OR (ANUSZEWSKI,  
 T? OR ANUSZEWSKI T? OR ANUSZEWSKI(2N)T?) OR (COLEMAN, B? OR C-  
 OLEMAN B? OR COLEMAN(2N)B?) OR (NORTON, T? OR NORTON T? OR NO-  
 RTON(2N)T?) OR (MCNARY, D? OR MCNARY D? OR MCNARY(2N)D?))  
 S30 0 S29 AND S2

17/3,K/1 (Item 1 from file: 583)  
 DIALOG(R)File 583: Gale Group Globalbase(TM)  
 (c) 2002 Gale/Cengage. All rights reserved.

06670459

### Cybercash takes off with fries on the side

US: VISA AND BANK OF AMERICA TRIAL VISACASH

The Times ( TS ) 12 Aug 1998 Interface p.9

**Language:** ENGLISH

...has entered into a joint venture with Bank of America to test a new home banking system called  
 Visacash. The new system allows consumers to **transfer** electronic **cash** from their bank accounts to  
 smartcards in their personal computers. The system uses the Internet and allows consumers to have cash  
 on their smartcards which... ...is hoped that this technology will one day become the ultimate  
 convenience allowing consumers access to their money in their own homes. In a separate **issue**, the

electronic **money card** backed by Mastercard, Mondex, has started to offer people in the US incentives to use smartcards. Mondex has entered into a joint venture with Burger...

---

17/3,K/3 (Item 3 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rights reserved.

06354965

**CashCard launch to take place this year**

SINGAPORE: BANKS TO LAUNCH CASHCARD  
The Straits Times ( XBB ) 22 Aug 1996 P.46  
**Language:** ENGLISH

...as estimated earlier, the pilot launch will cost about S\$ 15 mn. The Network for Electronic Transfers (Nets), which is responsible for the project, will **issue** the **CashCard** in denominations of S\$ 20, in addition to a deposit of S\$ 2 for a new card. With this, users will be able to pay... ..food, petrol and public telephone calls. Once the stored-value is used up, users can top up their cards at CashCard service terminals which will **transfer funds** electronically from existing accounts to the cards.

---

17/3,K/7 (Item 1 from file: 2)  
DIALOG(R)File 2: INSPEC  
(c) 2010 The IET. All rights reserved.  
07009290

**Title:** Western Union, EDS plan cash transfers via ATMs

**Author(s):** Redman, R.

**Journal:** Bank Systems + Technology , vol.35 , no.8 , pp.19

**Publisher:** Miller Freeman

**Country of Publication:** USA

**Publication Date:** Aug. 1998

**ISSN:** 1045-9472

**ISSN Type:** print

**SICI:** 1045-9472(199808)35:8L.19:WUPC;1-B

**CODEN:** BSYTEE

**Language:** English

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**INSPEC Update Issue:** 1998-034

**Copyright:** 1998, IEE

**Title:** Western Union, EDS plan cash transfers via ATMs

**Abstract:** Western Union Financial Services has **licensed** a patent from EDS that allows consumers to **send cash** to one another via ATMs. What's more, the EDS technology offers potential ATM applications like bill payment and non-**cash transfers**, such as **sending** theatre tickets to someone through an ATM.

**Identifiers:** Western Union Financial Services; EDS; ATMs; **cash transfers**; theatre tickets

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17/3,K/17 (Item 5 from file: 474)  
DIALOG(R)File 474: New York Times Abs  
(c) 2010 The New York Times. All rights reserved.

00942048 **NYT Sequence Number:** 059884790322

**(Fed Reserve Bd says banks and other insts can issue 'cash cards,' which are used in automatic machinery to let customers withdraw and deposit funds and perform other transactions, only in response to specific requests or to renew expired cards. Limits card holder's liability to \$50 if loss of card is restd within 2 business days. Implements '78 consumer-protection law (S).)**

Associated Press

New York Times , Col. 5 , Pg. 10 , Sec. 4

Thursday March 22 1979

**(Fed Reserve Bd says banks and other insts can issue 'cash cards,' which are used in automatic machinery to let customers withdraw and deposit funds and perform other transactions, only in response to specific requests or to...**

**Descriptors: CONSUMER PROTECTION; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS**

**Personal Names:**

---

25/3,K/1 (Item 1 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rights reserved.  
09192282

**Munich Reinsurance to enter India**

**INDIA: TATA FINANCE, AMEX GET NOD FOR VENTURE**

Economic Times ( YZY ) 21 Oct 1999 p.12

**Language: ENGLISH**

The Foreign Investment Promotion Board (FIPB) of India has given the green signal for the establishment of a **non-banking** finance company (NBFC) in India by American Express (Amex) and Tata Finance Ltd (India). The NBFC will be involved in offering gift cheques, **stored value cards**, travel insurance, **pre-paid** calling **cards**, **money transfer** business, travellers' cheques and foreign exchange. Around US\$ 1.5 mn will be invested in the new company by Amex, which will hold 26% stake...

**Product: Nonbank Credit Card Firms**

---

25/3,K/2 (Item 2 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rights reserved.  
06499354

**Extelcom pushes Cellcard**

## PHILIPPINES: NEW CELLCARD LAUNCHED BY EXTELCOM

Computerworld Philippines ( AKA ) 15 Jul 1997 P.4

**Language:** ENGLISH

...Cellcard for cellular phones has been launched by Express Telecommunication Co., Inc. (Extelcom) in the Philippines and Sri Lanka. The Cellcard represents a response to **prepaid** phone **cards** and is a variation of the traditional phone card. The Cellcard's system **transfers** the card **value** into the cell phone account. Extelcom provides the Cellcard for either a phone kit with a PP 200 card or the card alone. The card...

**Product:** Nonbank Credit Card Firms

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25/9,K/3 (Item 3 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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05939916

**Visa uses new card to support Olympics**

**THAILAND: VISA LAUNCHES PREPAID CARD**

Bangkok Post ( XBN ) 08 Feb 1994 Business Post P 19

**Language:** ENGLISH

It has been reported in Thailand that Visa is expected to launch its Visa "pre-paid" card. The card enables traveller to obtain local currency via Visa's 160,000 ATMS in 65 countries. Travellers can buy any amount of credit in local currency. The card is also able to provide money transfer and corporate cash advance products. Visa is expected to donate its Visa Olympic Money to various Olympic teams. Each athlete is expected to receive a card that amounts to NKR 1,000. \*

**Company:** VISA

## B. NPL Files, Full-text

**File 15:ABI/Inform(R) 1971-2009/Sep 07**

(c) 2009 ProQuest Info&Learning

**File 9:Business & Industry(R) Jul/1994-2009/Sep 05**

(c) 2009 Gale/Cengage

**File 610:Business Wire 1999-2009/Sep 08**

(c) 2009 Business Wire.

**File 810:Business Wire 1986-1999/Feb 28**

(c) 1999 Business Wire

**File 275:Gale Group Computer DB(TM) 1983-2009/Aug 07**

(c) 2009 Gale/Cengage

**File 624:McGraw-Hill Publications 1985-2009/Sep 08**

(c) 2009 McGraw-Hill Co. Inc

**File 621:Gale Group New Prod.Annou. (R) 1985-2009/Jul 30**

(c) 2009 Gale/Cengage

**File 636:Gale Group Newsletter DB(TM) 1987-2009/Aug 13**  
(c) 2009 Gale/Cengage  
**File 613:PR Newswire 1999-2009/Sep 08**  
(c) 2009 PR Newswire Association Inc  
**File 813:PR Newswire 1987-1999/Apr 30**  
(c) 1999 PR Newswire Association Inc  
**File 16:Gale Group PROMT(R) 1990-2009/Aug 13**  
(c) 2009 Gale/Cengage  
**File 160:Gale Group PROMT(R) 1972-1989**  
(c) 1999 The Gale Group  
**File 634:San Jose Mercury Jun 1985-2009/Sep 01**  
(c) 2009 San Jose Mercury News  
**File 148:Gale Group Trade & Industry DB 1976-2009/Aug 20**  
(c) 2009 Gale/Cengage  
**File 20:Dialog Global Reporter 1997-2009/Sep 08**  
(c) 2009 Dialog  
**File 625:American Banker Publications 1981-2008/Jun 26**  
(c) 2008 American Banker  
**File 268:Banking Info Source 1981-2010/Jun W3**  
(c) 2010 ProQuest Info&Learning  
**File 626:Bond Buyer Full Text 1981-2008/Jul 07**  
(c) 2008 Bond Buyer  
**File 267:Finance & Banking Newsletters 2008/Sep 29**  
(c) 2008 Dialog

Set	Items	Description
S1	685990	((MONEY OR MONIES OR FUND OR FUNDS OR CASH OR CURRENCY OR - VALUE OR FINANCIAL OR MONETARY)(3N)(TRANSMIT? OR TRANSFER? OR SENDING OR WIRE OR WIRING OR SEND) OR EFT OR WESTERN()UNION OR MONEYGRAM OR MONEY() (GRAM OR ORDER) OR RAPID()FUND OR WIRE(- )TRANSFER? ?)
S2	6158	(LICENSED OR CHARTERED OR REGULATED OR AUTHORI?ED OR CERT- IFIED OR OFFICIAL OR QUALIFIED OR ACCREDITED)(4N)S1
S3	67405	((PREPAID OR PRE() (PAID OR LOADED) OR TRANSACTION OR STORE- D()VALUE OR DEBIT OR PRELOADED OR CASH OR MONEY)(2W)(CARD OR - CARDS) OR NEGOTIABLE()INSTRUMENT? ? OR CASHCARD? ? OR MONEYCA- RD? ?)
S4	12840	S3(4N)(ISSUE OR ISSUED OR ISSUING OR PROVIDE OR PROVIDES OR PROVIDED OR PROVIDING OR SUPPLY? OR GENERAT? OR PRODUCE OR P- RODUCES OR PRODUCED OR PRODUCING OR GRANT? OR CIRCULATED? ? OR DISTRIBUT? OR ASSIGN? OR GIVE OR GIVES OR GIVING OR REQUEST?)
S5	505561	(SWEEP OR SWEEP OR SWEEPS OR SWEEPING OR SWEEPER OR TRANSF- ER? OR MOVE OR MOVES OR MOVING OR SEND OR SENDS OR SENDING OR SENT OR DISTRIBUT? OR REALLOCAT? OR RELOCAT? OR REMOV?) (4N) (F- UND OR FUNDS OR CASH OR BALANCE OR MONEY OR CURRENCY OR VALUE OR SUM OR SUMS OR AMOUNT)
S6	30330	(DEPOSIT OR DEPOSITS OR DEPOSITING OR DEPOSITED OR CREDITI- NG OR CREDITED)(4N)(FUND OR FUNDS OR AMOUNT OR AMOUNTS OR SUM OR SUMS OR MONEY OR MONIES OR CURRENCY OR MONETARY OR VALUE)
S7	977	(DETECT? OR INDICAT? OR IDENTIF? OR RECOGNI? OR ALERT? OR - DETERMIN? OR NOTIF? OR NOTICE OR NOTICES OR REPORT? OR INFORM OR INFORMS OR INFORMED OR INFORMING OR COMMUNICAT? OR MESSAG?- ) (4N)S6
S8	23194	((NON OR UN OR "NOT" OR ALTERNATIVE)(1W)(BANK OR BANKING OR BANKED) OR NONBANK? OR UNBANK?)
S9	339693	(FOREIGN OR INTERNATIONAL? OR GLOBAL? OR WORLDWIDE OR WORL- D()WIDE)
S10	10	S2 (20N) S4
S11	97	S2 (20N) S3
S12	55	S11 (S) S5
S13	0	S12 (20N) S7
S14	0	S12 (S) S7
S15	0	S12 (20N) S8

S16 12 S12 (20N) S9  
 S17 6 (S10 OR S16) NOT PY>1999  
 S18 6 RD (unique items)  
 S19 3056 S2 (20N) S5  
 S20 0 S19 (20N) S7  
 S21 16 S19 (20N)S8  
 S22 2 S21 NOT (S18 OR PY>1999)  
 S23 2 RD (unique items)  
 S24 84726 ((PEER OR PERSON OR USER OR POINT OR ACCOUNT OR BUSINESS) (-  
 1X) (PEER OR PERSON OR USER OR POINT OR ACCOUNT OR BUSINESS) OR  
 P2P OR B2B OR P(1X)P OR U2U OR SERVICE OR SERVICES OR PROVID-  
 ER? ?) (4N)S1  
 S25 2470 S24 (10N) S4  
 S26 29299 ((PREDETERMIN? OR PRESET?) (3N) (BALANCE OR SUM OR TOTAL OR -  
 AMOUNT) OR PREPAID OR PRE()PAID)  
 S27 509 S25 (15N) S26  
 S28 495 S27 (S) S5  
 S29 0 S28 (20N) S7  
 S30 0 S28 (S) S7  
 S31 0 S28 (20N) S6  
 S32 10 S28 (20N) S8  
 S33 5 S32 NOT (S18 OR S23 OR PY>1999)  
 S34 2 RD (unique items)  
 S35 6 S28 NOT (S18 OR S23 OR S34 OR PY>1999)  
 S36 3 RD (unique items)  
 S37 7 AU=((COYLE, A? OR COYLE A? OR COYLE(2N)A?) OR (ANUSZEWSKI,  
 T? OR ANUSZEWSKI T? OR ANUSZEWSKI(2N)T?) OR (COLEMAN, B? OR C-  
 OLEMAN B? OR COLEMAN(2N)B?) OR (NORTON, T? OR NORTON T? OR NO-  
 RTON(2N)T?) OR (MCNARY, D? OR MCNARY D? OR MCNARY(2N)D?))  
 S38 0 S37 AND S2  
 S39 8 S12 NOT (S18 OR S23 OR S36 OR PY>1999)  
 S40 4 RD (unique items)

18/3,K/1 (Item 1 from file: 15)  
 DIALOG(R)File 15: ABI/Inform(R)  
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 00708485 93-57706

### Debit card report: The debit dilemma

Punch, Linda

Credit Card Management v6n2 pp: 12-16

May 1993

ISSN: 0896-9329 Journal Code: CCM

Word Count: 979

### Text:

...found on on-line cards. "Clearly, banks have a greater chance of credit  
 and fraud risk in off-line because not all the transactions are  
**authorized,**" says Joel Friedman, **EFT** consultant with Andersen  
 Consulting Co. Indeed, at NBD, which has **issued** 233,000 MasterCard  
**Debit cards** since 1989, fraudulent incidents doubled in 1992,  
 Raphael says. MasterCard reported \$651,000 in fraud losses in 1992 on its  
 off-line debit program in...

18/3,K/2 (Item 1 from file: 636)  
 DIALOG(R)File 636: Gale Group Newsletter DB(TM)

(c) 2010 Gale/Cengage. All rights reserved.

01488345 **Supplier Number:** 42071734 (USE FORMAT 7 FOR FULLTEXT)

**The Network Pill For Nagging Switch Pain**

Bank Network News , v 9 , n 24 , p N/A

May 11 , 1991

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 1121

-

...a national basis authorize and settle them on-line. But the process of adjustment--the network role of squaring away discrepancies in transaction amounts between **debit card-issuing** institutions and transaction-acquiring banks--is still paper-based.

Indeed, national **EFT** transactions that are **authorized** on-line in seconds and reconciled between networks in a matter of hours, still take days and large amounts of paper to complete. "Many networks...

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18/3,K/3 (Item 1 from file: 16)

DIALOG(R)File 16: Gale Group PROMT(R)

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02830481 **Supplier Number:** 43805803 (USE FORMAT 7 FOR FULLTEXT)

**The Debit Dilemma**

Credit Card Management , v 0 , n 0 , p 12

May , 1993

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 1025

-

...found on on-line cards. 'Clearly, banks have a greater chance of credit and fraud risk in off-line because not all the transactions are **authorized**,' says Joel Friedman, **EFT** consultant with Andersen Consulting Co. Indeed, at NBD, which has **issued** 233,000 MasterCard **Debit cards** since 1989, fraudulent incidents doubled in 1992, Raphael says. MasterCard reported \$651,000 in fraud losses in 1992 on its off-line debit program in...

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18/3,K/4 (Item 1 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

(c) 2010 Dialog. All rights reserved.

01724399 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Moving Money in the New Millennium: Cardless Access for Consumers Western Union and EDS Create New Way for ATM Transfers**

BUSINESS WIRE

May 26, 1998 9:23

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count: 739**

...and services. First Data and its principal operating units process the information that allows millions of consumers to pay for goods and services by credit, **debit** or smart **card** at the point of sale or over the Internet; by check or **wire money**. EDS, the **official** information technology services provider for World Cup 1998, is a leader in the **global** information services industry. The company's approximately 110,000 employees specialize in applying a range of ideas and technologies to help business and government customers...

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18/3,K/5 (Item 1 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0043465

**Exxon Unveils Point-of-Sale System; MCorp to Be First Bank Participant**

American Banker - September 26, 1985, Thursday ; Pg. 2

**Word Count: 482**

**Byline:**

Special to the American Banker

**Text:**

...transactions using their secret code, the same one used at MPact teller machines," said Darwin Deason, chairman of MTech.

Once the purchase has been electronically **authorized** and completed, the **funds** are automatically **transferred** from the customer's bank account to that of the oil company. "The MPact **debit card gives** customers a quick and easy means of paying for purchases from their checking accounts without having to write a check," said Ray Hansen, Exxon's...

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18/3,K/6 (Item 2 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0040283

**First City Joins Move to Consolidated Debit, Credit Card Activities**

American Banker - June 24, 1985, Monday ; Pg. 7

**Word Count: 669**

**Text:**

...with the bank, the cards were issued to all customers. Credit cards, however, are generally restricted to creditworthy customers.

Since banks exercised less control in **issuing debit cards**, they developed more stringent operating procedures for them. Typically, all debit card transactions are electronically **authorized**, and **transfers** of **funds** rely on computerized messages without any need for paper.

Many low-dollar-value credit card transactions are not authorized at a computer center. And even...

---



23/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
(c) 2010 ProQuest Info&Learning. All rights reserved.  
01047285 96-96678

**It's catch-up time for card regulation**

Boomstein, Anita L

Credit Card Management v8n3 pp: 83-87

Jun 1995

ISSN: 0896-9329 Journal Code: CCM

Word Count: 2057

**Text:**

...it was confined to brick-and-mortar branches and conducted solely by bank personnel. While it is apparent that the business of banking is highly **regulated**, certain payment systems and **funds-transfer** programs are also **regulated** to varying degrees in many states.

In addition to the regulation of retailers and other **non-bank** lenders that offer credit programs, individual states regulate persons who transmit money, cash checks, and issue travelers checks and money orders. In addition, electronic money...

---

34/3,K/1 (Item 1 from file: 810)  
DIALOG(R)File 810: Business Wire  
(c) 1999 Business Wire . All rights reserved.  
0666691 BW1097

**MONEYGRAM PAYMENT SYS : MoneyGram Announces Earnings for 1996**

January 29, 1997

**Byline:** Business Editors

...also pointed out that since the IPO, MoneyGram has signed the leading money transfer agent in the Caribbean and contracted to market a MoneyGram, MCI-**provided prepaid** telephone **card**.

MoneyGram is a leading **non-bank money transfer provider**, allowing customers to **transfer funds** worldwide within minutes in 85 countries. Moneygram offers services to individuals without traditional banking relationships, expatriates sending money home and tourists, businesses and individuals who...

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36/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
(c) 2010 ProQuest Info&Learning. All rights reserved.  
01203125 98-52520

**Making the most of financial services**

Anonymous

Progressive Grocer v75n4 pp: 75-78  
Apr 1996  
ISSN: 0033-0787 Journal Code: PGR  
Word Count: 1050

**Text:**

...Domestic, a division of Western Union Financial, a company that was created when First Data Corp. merged Western Union into an integrated payment system with **money transfers**, **money orders**, walk-in payment **services** and **prepaid** phone **cards**. "Our aim is to **provide** consumers with safe, simple, secure financial services through our agent network."

McNary points out that Western Union has undergone a significant organizational change. "We now..."

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36/3,K/2 (Item 1 from file: 621)  
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)  
(c) 2010 Gale/Cengage. All rights reserved.  
01481965 **Supplier Number: 47074374 (USE FORMAT 7 FOR FULLTEXT)**  
**MoneyGram Announces Earnings for 1996.**  
Business Wire , p 1291097  
Jan 29 , 1997  
**Language:** English **Record Type:** Fulltext  
**Document Type:** Newswire ; Trade  
**Word Count:** 734

-  
...recently acquired, therefore not producing revenue during much of 1996," Calvano said.

Calvano also pointed out that since the IPO, MoneyGram has signed the leading **money transfer** agent in the Caribbean and contracted to market a MoneyGram, MCI-**provided prepaid** telephone **card**.

MoneyGram is a leading non-bank **money transfer provider**, allowing customers to **transfer funds** worldwide within minutes in 85 countries. Moneygram offers services to individuals without traditional banking relationships, expatriates **sending money** home and tourists, businesses and individuals who need to **send money** quickly. The Company also provides prepaid telephone cards. Moneygram maintains a headquarters location in Lakewood, Colo., and an administrative office in Saddle Brook, N.J...

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36/3,K/3 (Item 1 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
(c) 2010 Gale/Cengage. All rights reserved.  
04839731 **Supplier Number: 47120228 (USE FORMAT 7 FOR FULLTEXT)**  
**MoneyGram, Thomas Cook Form Joint Venture For International Money Transfer.**  
Business Wire , p 02121344  
Feb 12 , 1997  
**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade  
**Word Count:** 534

-

...services to individuals without traditional banking relationships, expatriates sending money home, tourists and businesses and individuals who need to send money quickly. The Company also **provides**, in the U.S., **prepaid** telephone **cards** and ExpressPayment **services**.

CONTACT: Gary P. Tobin  
**MoneyGram**  
212-685-7077

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40/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
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01251516 99-00912

**Beyond the basics with ATMs**

Mitchell, Richard

Credit Card Management v9n4 pp: 57-62

Jul 1996

**ISSN:** 0896-9329 **Journal Code:** CCM

**Word Count:** 3137

**Text:**

...listed on the card to access the computer. After calling in, users also learn the number of time remaining in their accounts.

During an EDS **prepaid** phone **card** purchase, the customer buys the service at the ATM. The transaction is **authorized** and **funds** are **transferred** out of the cardholder's account. Instead of dispensing actual cards, EDS prints the calling information on a receipt.

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40/3,K/4 (Item 1 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.  
02683363 **Supplier Number:** 45442547 (USE FORMAT 7 FOR FULLTEXT)

**NEWSLINE: Internet Casinos Launches Online Gambling Service**

Multimedia & Videodisc Monitor , v 13 , n 4 , p N/A

April , 1995

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 367

-

...connection. To participate, Internet Casino gamblers are required to open an offshore account with a minimum deposit of \$50.00. To place bets, users must **send funds** via **certified** check, cashier's check, or wire transfer. Optionally, users may gamble with a **debit** or credit **card** that is tied to their offshore account and accessed

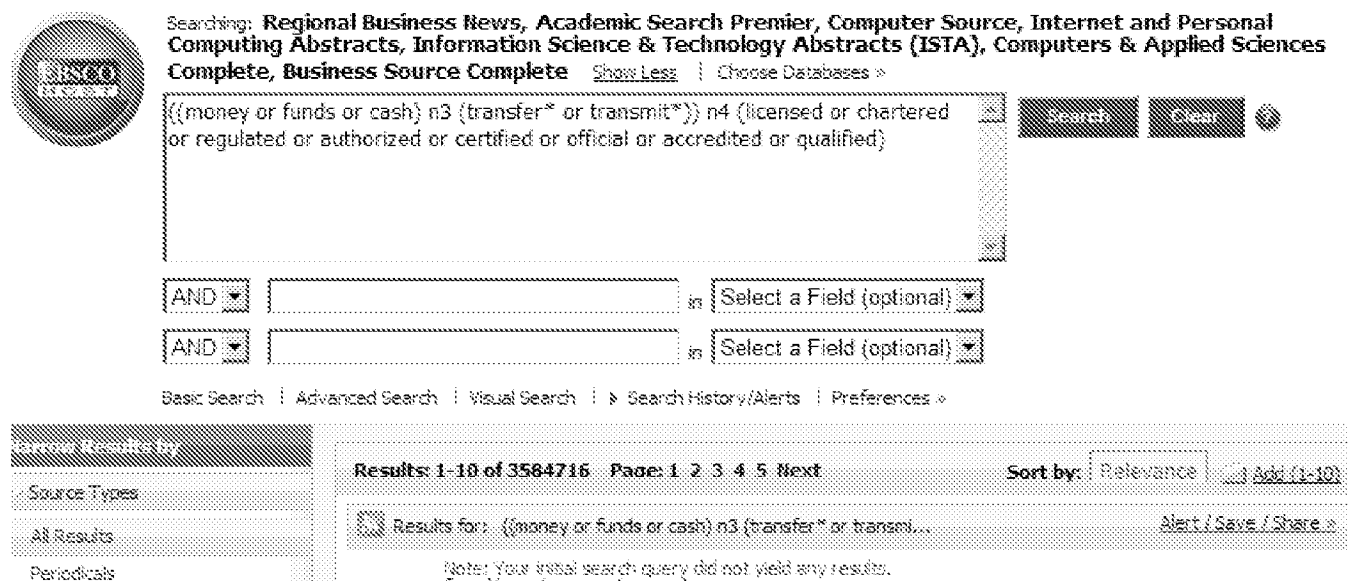
through a home ATM machine (from EDS) attached to their computer. All card transactions are verified...

## V. Additional Resources Searched

### ProQuest

**No documents found for: (((money or funds or cash) w/3 (transfer\* or transmit\*)) w/4 (licensed or chartered or regulated or authorized or certified or official or accredited or qualified)) AND ((prepaid or reloadable or "pre paid") w/3 (card or cards)) AND PDN(<4/19/1999)**

### EBSCOhost



The screenshot shows the EBSCOhost search interface. At the top, a circular logo with 'EBSCO' is visible. The search bar contains the query: **(((money or funds or cash) n3 (transfer\* or transmit\*)) n4 (licensed or chartered or regulated or authorized or certified or official or accredited or qualified))**. To the right of the search bar are buttons for 'Search' and 'Clear'. Below the search bar, there are two rows of 'AND' connectors followed by empty text boxes and a dropdown menu labeled 'Select a Field (optional)'. Below these, there are links for 'Basic Search', 'Advanced Search', 'Visual Search', 'Search History/Alerts', and 'Preferences'. On the left side, there is a sidebar with 'Source Types' and 'All Results'. The main results area shows 'Results: 1-10 of 3584716' and 'Page: 1 2 3 4 5 Next'. The 'Sort by' dropdown is set to 'Relevance'. Below the results, there is a note: 'Note: Your initial search query did not yield any results.'

Searching: **Regional Business News, Academic Search Premier, Computer Source, Internet and Personal Computing Abstracts, Information Science & Technology Abstracts (ISTA), Computers & Applied Sciences Complete, Business Source Complete** [Show Less](#) | [Choose Databases >](#)

**(((money or funds or cash) n3 (transfer\* or transmit\*)) n4 (licensed or chartered or regulated or authorized or certified or official or accredited or qualified))**

[Search](#) [Clear](#)

AND  in [Select a Field \(optional\)](#)

AND  in [Select a Field \(optional\)](#)

[Basic Search](#) | [Advanced Search](#) | [Visual Search](#) | [Search History/Alerts](#) | [Preferences >](#)

**Results: 1-10 of 3584716** **Page: 1 2 3 4 5 Next** **Sort by:** [Relevance](#) [Add \(1-10\)](#)

[Results for: \(\(\(money or funds or cash\) n3 \(transfer\\* or transmit\\*\)\) n4 \(licensed or chartered or regulated or authorized or certified or official or accredited or qualified\)\)](#) [Alert / Save / Share >](#)

Note: Your initial search query did not yield any results.